RS - 1504

ललित नारायण मिथिला विश्वविद्यालय

कामेश्वरनगर, दरभंगा

2039

डॉक्टर ऑफ फिलासफी (पी-एच० डी०) उपाधि हेतु पंजीयन के लिये प्रारम्भिक आवेदन-पत्र

१. नाम, वृति अथवा पेशा घर का पता, वर्तमान पता -
Name, home address and occupation along with present address.

PRABHA SHANKAR
VILL+POST- BHAGWANPUR KAMLA
P.S-UJIARPUR, DIST- SAMASTIPUR
PIN - 848132.

२. शैक्षणिक योग्यता, उपाधियों की प्राप्ति का वर्ष ? विश्वविद्यालय के नाम और परीक्षोत्तीर्णता का वर्ग के साथ उल्लेख-शिक्षण का अनुभव, यदि हो-
Academic qualification, degrees obtained with class and year, name of the University and teaching exprience, If any.

M.Com., I Class, 2016
Magadh University, Bodh Gaya
Teaching Experience : NIL

३. विषय-नाम और विवरण सहित जिस पर शोध करना अभिप्रेत हो। (विषय की रूपरेखा भी अलग से दो प्रतियाँ संलग्न करनी चाहिए)
A Statement of the problem on which prosposes to work (Two copies of synopsis also should be submitted separately).

ORGANISATIONAL CULTURE OF WOMEN OWNED MSME UNITS IN BIHAR : A STUDY WITH SPECIAL REFERENCE TO PATNA DISTRICT

४. इसके पूर्व का शोध-कार्य यदि सम्पन्न हुआ हो
Previous research work done, if any :-

N.A

५. इसके पहले क्या शोध-कार्य के लिए इस विश्वविद्यालय में आवेदन किया गया था ? यदि आवेदन किया गया था, तो उसका क्या परिणाम हुआ ?
Whether ny application for Research-work was submitted previously to this University ? if so, with what result ?

N.A

६. यदि कोई प्रायोगिक कार्य भी करना हो, तो उस प्रयोगशाला का नाम और उस संस्था के विभागीय अध्यक्ष से उनके उपयोग की अनुमति का पत्र तथा तत्संबंधी प्रयोग के लिए उपस्करों आदि की पर्याप्तता-सूचक विवरणी -
In case of any practical work to be done, the name of the laboratory and the consent of the Head of the Institution and a statement from the Head as to the sufficiency of the apparatus for the purpose.

N.A

७.	शोध निर्देशक का नाम- उपाधिगत योग्यता, शिक्षण-अनुभव एवं निर्देशन की स्वीकृति (अनुमति सूचक पत्र संलग्न रहे) Supervisor's name his qualification, teaching experience and his consent (Letter of consent to be supplied).	Prof (Dr.) Dinesh Prasad Gupta M.Com, Ph.D Teaching Experience : 28 years Letter of consent: Attached.
८.	ल०ना०मिथिला विश्वविद्यालय की पंजीयन संख्या, पंजीयन के वर्ष के साथ- Registration No. of L. N. Mithila University with year.	N.A
९.	प्रारंभिक पंजीयन शुल्क ३००) रू० जमा करने की तिथि Date of depositing Rs. 300/- as preliminary Registration fee.	N.A
१०.	आवेदक ल०ना०मिथिला विश्वविद्यालय के कॉलेज के प्राध्यापक हैं अथवा पूर्णतः नियुक्त शोध-छात्र ? Whether he is a lecturer in a college/ Department under L. N. Mithila University or a whole time research Scholar ?	No, Whole Time Research Scholar
११.	अन्य ज्ञातव्य सूचनाएँ, यदि हो । Any other relevent matter.	N.A

19/04/24
आवेदन की तिथि
Date of submission

Radha Shankar
आवेदक का हस्ताक्षर
Signature of applicant

आवश्यक निर्देश

(१) यह आवेदन-पत्र पूर्णरूप से भरकर संलग्नकों के साथ संबंधित विषय में स्नातकोत्तर विभाग के अध्यक्ष के द्वारा शोध के विषय की रूपरेखा स्वीकृत कराकर इस कार्यालय में भेंजें ।

(२) आप अपने कार्यालय के अनुमति-पत्र के साथ इस आशय का पत्र भेंजें कि आप शोध-कार्य की अवधि में उसी स्थान पर रहेंगे जहाँ आपके निर्देशक आपको रहने के लिए निर्देशित करें ।

(३) अगर आप इस (ल० ना० मिथिला) विश्वपिद्यालय के पंजीकृत छात्र हैं तो पंजीयन संख्या सूचित करें; परन्तु यदि यहाँ के पंजीकृत छात्र आप नहीं है तो जिस विश्वविद्यालय में आपने अध्ययन किया था, वहाँ का प्रव्रजन प्रमाण-पत्र (मूल प्रति) और पंजीयन के लिए विहित आवेदन-प्रपत्र भरकर निर्धारित शुल्क के साथ भेजें ।

(४) पी-एच० डी० के लिए प्रारंभिक पंजीयन शुल्क ३००) रूपये इस कार्यालय में जमा करें।

(५) अपनी मास्टर डिग्री की अभिप्रमाणित प्रतिलिपि भेजें ।

(६) अपने शोध के विषय पर एक संक्षिप्त टिप्पणी (जो अधिक से अधिक पचास शब्दों की हो) तैयार कर निर्देशक द्वारा स्वीकृत कराकर भेजें । यह 'अन्तर विश्वविद्यालय बोर्ड ऑफ इण्डिया ऐंड सिलोन' को भेजा जायेगा ।

आपका विश्वस्त,
कुलसचिव

L.N.M.U. Press (Offset), K.Nagar, Darbhanga - UJ 03/17-18-5,000

ORGANISATIONAL CULTURE OF WOMEN OWNED MSME UNITS IN BIHAR : A STUDY WITH SPECIAL REFERENCE TO PATNA DISTRICT

A Synopsis Submitted for the Degree of

DOCTOROFPHILOSOPHY

In

COMMERCE

Under the Faculty of Commerce,

To

Department of commerce and Business Administration

LALIT NARYAN MITHILA

UNIVERSITYKAMESHWARA NAGAR,DARBHANGA

2024

Supervisor :
Professor Dr. D.P. Gupta
Head-cum Director
Department of Commerce &
Business Administration
Lalit Narayan Mithla University,
Darbhanga.

Submitted by :
Prabha Shankar
PAT Roll No. 22040260
Year: 2021-22
Vill + Post Bhagwanpur Kamla
P S –Ujiyarpur Dist- Samastipur

ORGANISATIONAL CULTURE OF WOMEN OWNED MSME UNITS IN BIHAR : A STUDY WITH SPECIAL REFERENCE TO PATNA DISTRICT

INTRODUCTION

Micro, small and medium enterprises (MSMEs) in Bihar and India have demonstrated considerable strength and resilience in maintaining a consistent rate of growth and employment generation during the global recession and economic slowdown. Bihar economy during the recent years has shown an appreciable growth performance by contributing to creation of livelihood opportunities to millions of people, in increasing the overall economic growth of the State. As a catalyst for socio-economic transformation of the state, the MSME sector is extremely crucial in addressing the state objectives of bridging the rural-urban divide, reducing poverty and generating employment to the teeming millions. Also, this sector plays a crucial role in women empowerment and women up lift ment.

To galvanize the growth and economic rebound from a Covid stricken economy, India laid foundation of Atma Nirbhar Bharat Abhiyan (Self-Reliant India Mission) in year 2020, with a special focus on entrepreneurship. As the mission of self-reliant nation may not be achievable without gender inclusion, India has undertaken several policy measures including Stand-up India and Start-up India flagship initiatives to promote entrepreneurship among women and continuous engagement of women with industry and business to ensure gender parity. A majority of women led enterprises remain home based and unregistered, and hence are unable to reap available benefits. India's demographic dividend offers opportunities for better economic growth. Its low-income states like Bihar, Uttar Pradesh, and Madhya Pradesh may benefit most from demographic dividend because of higher percentage of young population. However, because of lack of employment opportunities, and large-scale job losses due to Covid there is a likelihood that a large number of working age people will be unemploymentor underemployed, majority being women.

Micro, Small and Medium Enterprises (MSME) sector is still emerging in Bihar. As per NSS 73rd round data, MSMEs with male owners stood at 6.69 percent in the state, whereas MSMEs with female owners was only 1.36 percent. There is a strong likelihood that due to Covid pandemic led supply chain disruptions and revenue losses, the number of MSME units would have further reduced in Bihar.

DISTRIBUTION OF MSME UNITS ON THE BASIS OF GENDER IN BIHAR :

There are over 6 crore MSMEs in India, out of which majority fall in the category of microenterprises. Only 5 percent of total MSME units are in Bihar, out of which female owned are only 5 percent, indicating very high gender gap in established businesses. The women have achieved immense success over the years in changing the perception of a male dominated society. In present times women have the skill, talent, and moreover a zeal to create something new. Women are in no way behind the man andare excelling in every sphere of their life. In the past few decades, women are entering the field of entrepreneurship and excelling in it. The government is offering various schemes to help out women entrepreneurs in achieving their goals. MSME sector has also been offering new opportunities to women at the grass-root level.

In MSME Organisational culture represents the collective values, beliefs and principles of organization members and is a product of such factors as history, product, market, technology, and strategy, type of employees, management style, financial support and national culture.

Organisational culture may affect employees' identification with an organization. Culture, or shared values within the organization, may be related to increased performance. At the same time, it important to have a culture that fits with the demands of the MSME enterprise environment. To the extent that shared values are proper for the company in question, company performance may benefit from culture. In addition to having implications for organisational performance, organisational culture is an effective control mechanism dictating employee behavior. Culture is a more powerful way of controlling and managing employee behaviors than organisational rules and regulations.

In simple words, culture is the way of life or the way things are done. Organisational culture is often referred to as "the character of an organization" representing the collective behavior of people using common corporate vision, goals, shared values, attitudes, habits, working language, systems, customs, traditions and symbols. Organisational culture is a system of shared assumptions, values, and beliefs, which decides how people behave in organizations. Henry Mintzberg on Culture "Culture is the soul of the organization the beliefs and values, and how they are manifested. I think of the structure as the skeleton, and as the flesh and blood. And culture is the soul that holds the thing together and gives it life force. Organisational culture has strong influence on the work life of the employees and it is reflected in how they perform their jobs. Every organization has a culture, unique to it which has been developed and maintained over a period of time. It provides guidelines and boundaries for the behavior of the members of the organization. Organisational culture influences the way the organization conducts its

19/04/24

19/04/24

business, treats its employees, its customers and the community.

The management of an organization wants their employees to identify with theirbeliefs, valucs and norms of the company; the purpose behind this is to familiarize their employees with the organisational system as well as to bind them together as a workforce so that they are given unity of direction in work. In this highly competitive world many businesses are unable to survive due to the rapid changes in the business environment (Tripathi, Kapoor & Tripathi, 2000). Therefore in order to sustain in this competitive corporate world, the organizations must focus on their culture, Management style and its relationship with their employees, in addition they must try tochange their internal environment that will help to survive. It is most relevant to the analysis and evaluation of organisational culture and to cultural change strategies that leaders can employ to improve organisational performance. Culture is that element that differentiates an organization from other organizations with regards to innovation, change management, risk appetite, consistency and decisiveness (Yilmaz and Ergun, 2008). The culture of each organization is represented by the values, beliefs, customs and traditions of its members. Schein (2010) postulated that organisational culture is much more vital today with the advent of the data age, which has become a formidable force to reckon with and is further amplified by the prevalence of technological advancements greater than what was achievable in the past. On the other hand, organisational performance can be described as the results realized in the achievement of the objectives of a firm (Wei, Liu and Herndon 2011). Organisational performance reflects organization's success and is considered as one of the basic notions in management (Amin, 2017). The link between organisational culture and performance has been determined, and an ample amount of available evidences corroborates the connection between an organization's culture and its performance (Mariama-Zakari and Owusu-Ansah, 2013). The link between leadership and organisational culture has also garnered increasing attention (Hopkins and Scott, 2016; Xie, 2019), as scholars have argued that the benefits of culture cannot be harnessed just by its mere existence but by the instrumentality of leaders who ensure that the employees are aligned with the company's values in the pursuance of its performance goals and objectives. Therefore, this shows that leadership and culture are connected (Ogbonna and Harris, 2000; Mohelska and Sokolova, 2015), as superior performance is dependent on the existence of a culture that embodies certain unique traits and characteristics that encourages productivity and efficiency, with the presence of leadership to reinforce the espoused values (Block, 2003; Schein, 2010) which drives organisational effectiveness, thereby generating sustainable competitive advantage (Bogdanowicz, 2014).

19/04/24

19/04/24

business, treats its employees, its customers and the community.

The management of an organization wants their employees to identify with theirbeliefs, valucs and norms of the company; the purpose behind this is to familiarize their employees with the organisational system as well as to bind them together as a workforce so that they are given unity of direction in work. In this highly competitive world many businesses are unable to survive due to the rapid changes in the business environment (Tripathi, Kapoor & Tripathi, 2000). Therefore in order to sustain in this competitive corporate world, the organizations must focus on their culture, Management style and its relationship with their employees, in addition they must try tochange their internal environment that will help to survive. It is most relevant to the analysis and evaluation of organisational culture and to cultural change strategies that leaders can employ to improve organisational performance. Culture is that element that differentiates an organization from other organizations with regards to innovation, change management, risk appetite, consistency and decisiveness (Yilmaz and Ergun, 2008). The culture of each organization is represented by the values, beliefs, customs and traditions of its members. Schein (2010) postulated that organisational culture is much more vital today with the advent of the data age, which has become a formidable force to reckon with and is further amplified by the prevalence of technological advancements greater than what was achievable in the past. On the other hand, organisational performance can be described as the results realized in the achievement of the objectives of a firm (Wei, Liu and Herndon 2011). Organisational performance reflects organization's success and is considered as one of the basic notions in management (Amin, 2017). The link between organisational culture and performance has been determined, and an ample amount of available evidences corroborates the connection between an organization's culture and its performance (Mariama-Zakari and Owusu-Ansah, 2013). The link between leadership and organisational culture has also garnered increasing attention (Hopkins and Scott, 2016; Xie, 2019), as scholars have argued that the benefits of culture cannot be harnessed just by its mere existence but by the instrumentality of leaders who ensure that the employees are aligned with the company's values in the pursuance of its performance goals and objectives. Therefore, this shows that leadership and culture are connected (Ogbonna and Harris, 2000; Mohelska and Sokolova, 2015), as superior performance is dependent on the existence of a culture that embodies certain unique traits and characteristics that encourages productivity and efficiency, with the presence of leadership to reinforce the espoused values (Block, 2003; Schein, 2010) which drives organisational effectiveness, thereby generating sustainable competitive advantage (Bogdanowicz, 2014).

19/04/24

19/04/24

implications for managers torealize the power of cultural dynamics in order to reduce the overall reluctance to change among employees. In particular, this cultural dynamic will be investigated to further recognize the impact on soft factors. The assumption of this study is that a greater awareness of the dynamics and power of organisational culture and its impact on people's behavior will help leaders evaluate employee readiness to change. It envisages further to help leaders take the appropriate precautions to mitigate employee reluctance to change and to also reduce negative consequences related to cultural nature.

Dr. Mukund Chandra Mehta (2013) in his article explains as regards howMicro, Small and Medium Enterprise (MSMEs) are an important sector and plays a critical role in the Indian economy. MSMEs will continue to play a very important and vital role in our economy where the twin problems of unemployment and poverty constitute a major development challenge. There are several challenges in the sector of MSMEs. If the Government, Bank and Financial Institutions will take proper initiatives in the sector of MSME and they will take pride while servicing the MSMEs, these challenges can be solved and the economic growth rate of India will be 8-10% for the next decades.

Benard & Victor (2013) this paper examine the growth of women entrepreneurs in Dar es Salaam city of Tanzania, focusing on strengths, weaknesses, opportunities and threats. The paper's findings resulted in the significant need for financial independence. The major opportunity was to be her boss. The major weakness was the lack of education and powerful threats. A large numberof women entrepreneurs have the pressure of family and child care.

Xavier, Ahmad, Nor, and Yusof (2012) explored how women entrepreneurs changed from salary earning employers to small and medium businesses. The study mainly focused on three factors. Firstly, what factors cause women to leave employment for ownership. Secondly, their personal and entrepreneurial quality and thirdly, the challenges faced while changing from salaried employ toentrepreneurship. The paper focused on the challenges faced by the women entrepreneurs were issues regarding development and growth, shortage of general workers, lack of consultation advice from experts.

Krishna Kishore, Mousumi Majumdar, Vasanth Kiran (2012) in this study analyzes about Small and Medium Scale Enterprises being very volatile in nature take high amount of risk. It is therefore imperative for them to address the uncertainty through reliable and loyal work force which can shoulder them in good and bad times. HR has the challenge of attracting talent on role dimension and then retaining that talent by providing a professionally driven organization culture. Due to low degree of bureaucracy and leaner work force structure, it iseasier for HR to implement change management programs in MSMEs. The HR faces the

19/04/24

Sadhe Shankar 19/04/24

challenge to adhere to the agreed policy norms which succumb to exemption from the owners. HR also needs to understand that the owners do not want to feel themselves devoid of decision making power due to change in policies. HR professionals need to be conscious that professionalism without the loss of agility and responsiveness is the right transformation direction for SME's success. This paper analyses the various innovative HR strategies that can lead to change management and as such ensure a sustainable future for the SMEs.

Saidi (2009) focused on the factors that discouraged women entrepreneurs in the ALBatinah Region of Oman and detected the hurdle related to education, management skill, infrastructure, culture and society. However, women who enter into this field of entrepreneurship is a new phenomenon that is not free from difficulties and challenges. Despite all the obstacles, women in Oman are becoming entrepreneurs, as they have gained self-confidence and learnt to face the barriers related to family and work.

Jayammal (2008) studied the problem of women entrepreneurs regarding small scale units in the Coimbatore district of Tamil Nadu. The research has been conducted to understand women entrepreneurs socio-economic background and study the problems entrepreneurs face in running their enterprises.

According to Kandula (2006) a strong culture is a key to good performance.
Organisational culture is defined as a system of shared perceptions and practicesof an organisation. It is a form of glue that holds the organisation together and stimulates the commitment of the employees to the organisation. In simple words Organisational culture is reflected in ways in which employees perceive, think, act and behave.
Organisational performance can be described as the extent at which an employee accomplishes the goals and aspirations of an organization **(Cascio, 2006).**

Raj (2004) analyzed the problems faced by women in maintaining their livelihood by managing their small enterprises.

In his paper, Rashid & Leonard (2004) explore the impact of crime on small business entrepreneurship in Tanzania. The article tried to reside the challenge of sustaining and creating a valuable environment to grow and expand for small scale businesses. The paper studies the problem faced by women entrepreneurs in the starting phase of their enterprises of Tamil Nadu and Kerala state and alsoexamined the pressure of family and work by women and identified the reason for their success.

Peter & waterman,s (1982) suggested that the key to organisational success isits culture.

Gaikwad and Tripathi (1970) objective to conduct this study for exploring the pre-

condition for successful entrepreneurship. The study found that all the entrepreneurs selected for the survey had fundamental characteristics of doing challenging work initiatives for the business. Still, they didn't have technical knowledge or awareness about the government scheme.

STATEMENT OF RESEARCH PROBLEM

The current study becomes unique in terms of probing gaps identified in the available literatures for instance lack of information about spread of women entrepreneurs among micro, small and medium enterprises, types of business activities owned by women in the state, information about enabling factors for women entrepreneurs, organisational culture and leadership styles of women. Further, the study will attempt to enquire about the required improvement in leadership style of women to take up ownership and their upliftment.

IMPORTANCE OF STUDY:

This study will contribute to the discussion on the interplay between the concepts of organisational culture, leadership in women owns enterprises. The existing researches will be further enriched, with valuable insights for researchers as well as the policy makers regarding the kind of limitations and hurdles faced by women owners. The research will give insights on how to improve the situation and various aspects of leadership and culture in MSME sector. The research will explore the type of leadership behaviors to be exhibited, in order to encourage the development of cultures that create an enabling environment for organisational effectiveness and profitability in the long run.

OBJECTIVES OF STUDY:

To study and identify organisational culture in Women Owned MSME units in Bihar.

To study and identify the Leadership Behavior styles in Women Owned MSME in Patna District.

To know the women Leadership style on Organisational performance in MSME Sector of Patna District.

To study the influences of Women Leadership on Organisational culture.

To analysis the effects of Organisational Culture on Organisational performance .

HYPOTHESIS

The following null hypotheses will be formulated;

H_{01} Leadership has no significant effect on organisational culture.

H_{02} Organisational culture provides no significant means of generating sustained growth of the

19/04/24

19/09/24

organization.

H_{03} Organisational culture does not significantly affect organisational performance.

RESERCH METHODOLOGY

This research work is based on primary and secondary data secondary data also to examine the impact of organisational culture on organisational performance.

For the purpose of this research, data will be gathered using qualitative approach by employing a survey research design to obtain data that will assist the researcher in vividly describing and interpreting the impact of organisational culture on the performance of women owned MSME in Bihar. The researcher will also use web-basedsurvey. Quantitative tools have to be taken into account to analyses the primary data.

The researcher will adopt descriptive and inferential analysis for the purpose of analyzing the data. Statistical techniques will also be adopted to put the data in systematic Presentation and analysis of facts.

The secondary data will be generated through published books, journals, RBI bulletins and publications, report of ministry of finance, reports of economic survey of India. Other sources include library newspapers like economic times business times the business standard etc.

Research Design

Descriptive research design will be used in this research study.

Sampling Procedure: Convenience sampling will be used.

Procedure of data analysis/statistical techniques.

The data collected through questionnaires, interview schedule, web survey and observation methods will be adopted to put data in tabular form and will be statistically compared and analyzed. Sample statistical tools and techniques maybe used to analyses primary data. Suitable statistical tools will be used to taste the null Hypothesis

WORK PLAN FOR THE STUDY

The following in the tentative Scheme of Chapters.

Chapter 1: Introduction

Chapter 2: Brief Profile of Women Owned MSME in Bihar

Chapter 3: Conceptual Frame Work of Women Owned MSME units in Patna District.

Chapter 4: Organisational Culture & Leadership Behavior in Women Owned MSME ;-
An overview

19/04/24

19/04/24

Chapter 5: Analysis of Effect of Leadership & Organisational Cultre on Women Owned MSME.

Chapter 5: Conclusion and Suggestions.

BIBLIOGRAPHY

Ahmed, M. and Shafiq, S. (2014) 'The Impact of Organisational Culture on Organisational Performance: A Case Study of Telecom Sector', Global Journal of Management & Business Research, 14(3), pp. 21-30.

Amin, N. (2017) 'The impact of Organisational Culture on Organisational Performance: The Mediating Role of Employee's Organisational Commitment', International Journal of Organisational Leadership, 2017(6), pp.65-72.

Barney, J.B. (1986) 'Organisational Culture: Can It Be a Source of Sustained Competitive Advantage?', Academy of Management Review, 11(3), pp. 656- 665.

Barney, J. B. (2011) 'Organisational Culture: Can It Be a Source of Sustained Competitive Advantage?', Academy of Management Review, 11(3), pp. 656- 665. doi: 10.5465/amr. 1986.4306261.

Bass, B.M. and Avolio, B.J. (1993), "Transformational leadership and organisational culture", Public Administration Quarterly, Vol. 17 No. 1, pp. 112 .

Chintu, Kumar, Abhishek. (2019). Development of women entrepreneurship in BiharChallenges and Opportunities. Research review International Journal of Multidisciplinary, 4(3), 2699-2704.

Gaikwad, V. R., & Tripathi, R. N. (1970). Socio-psychological factors influencing industrial entrepreneurship in rural areas: A case study in Tanaku region of West Godavari, Andhra Pradesh. National Institute of Community Development, Hyderabad.

Government of India Ministry of Micro, Small & Medium Enterprises (MSMEs)(2011)," statement by Minister of MSMEs on vision 2020".

Gibbet MurambiwaMagaisa, Cosmas Kanhai and Lovemore Matipira (2013) "Organisational Culture for Manufacturing Zimbabwean SMEs", International Journal of Economy, Management and Social Sciences, 2(9) September 2013, ISSN2306-7276, Pages: 694-696

Jayammal, G. (2008). Problems of women entrepreneurs in Coimbatore. Journal of Arts Science & Commerce Hyderabad, 2(1).

19/04/24

19/04/24

Krishna Kishore, Mousumi Majumdar, Vasanth Kiran (2012) "Innovative HR Strategies for SMES", IOSR Journal of Business and Management (IOSRJBM), ISSN: 2278-487X Volume 2, Issue 6 (July-Aug. 2012), PP 01-08

Masood, R. (2011). Emergence of women-owned businesses in India-an insight. Journal of Arts Science & Commerce, II(1), 233-243.

Dr. Mukund Chandra Mehta (2013) "Challenges and Opportunities in Micro, Small and Medium Enterprises in India",2nd International Conference on Management, Humanity and Economics (ICMHE'2013) May 6-7, 2013 Kuala Lumpur (Malaysia), pp 134-136

Dr. Perumal Koshy (2010) "Multiculturalism: Worksites and MSMEs", analyzed by Dr. Perumal Kosh

Rashid, M. & Leonard, W. (2004). Small Business Entrepreneurship in Dar es Salaam - Tanzania: Exploring Problems and Prospects for Future Development: Entrepreneurship, Small Business and Crime Dar es salaam.

Richardson, P., Howarth,R.& Finnegan, G. (2004). The challenges of GrowingSmall Businesses: Insights from Women Entrepreneurs in Africa Series on Women's Entrepreneurship Development and Gender Equality - WEDGE SEED Working Paper No. 47.

Sakshamaa Briefing Paper on Fostering Entrepreneurship for Women's Economic Empowerment in Bihar d by Sonmani Choudhary, Technical Expert- Economic Empowerment, Centre for Catalyzing Change.

Sara Rasmussen (2013) "Organisational Culture inInnovative Small to Medium Sized Enterprises (SMEs)", KTH Industrial Engineering and Management Industrial Management SE-100 44 STOCKHOLM

Saidi, A. (2009). Woman Entrepreneurship in the Al-Batinah Region of Oman: Anidentification of the Barriers Journal of International Women's Studies, 12, 59-75.

Sharma, Ranjana (2017). Women entrepreneurs in India- Emerging issues and challenges, International Journal of Development Research, 7, 17917-17923.

Tarun Kumar Lohani and Bidhu Bhusan Mishra (2013) "Massive detribalization in the Odisha and its effect at different of cultural diversity State JOURNAL OFENGINEERING SCIENCES & workplaces", INTERNATIONAL MANAGEMENT (IJESM), Vol. 3, ISSN: 2277-5528, Issue 1: Jan.-Mar.: 2013, 42-55

Tambunan, T. (2009). Women entrepreneurship in Asian developing countries:Their development and main constraints. Journal of Development and Agricultural Economics, 1(2), 27-40.

Vijaykumar, A., &Jayachitra. S. (2013). Women entrepreneurs in India- Emerging issues and challenges. International journal of developmentresearch, 3(4). 12-17.

Xavier, S. R., Ahmad, S.Z. Nor,L.M., & Yusof, M. (2012). Women entrepreneurs: Making a change from employment to small and medium business ownership. Procedia Economics and finance. 4, 321-334.

Supervisor 19/04/24

Research Scholar 19/04/24